

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Honesto V. Nunez, Jr.  
 Debtor

Case No. 16-18937-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Apr 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2017.

db  
 13844483 +Honesto V. Nunez, Jr., 42 Liberty Drive, Langhorne, PA 19047-3072  
 13844484 +Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
 13844485 +Chase Mortgage, Po Box 24696, Columbus, OH 43224-0696  
 13844487 +Consuelo Nunez, 42 Liberty Drive, Langhorne, PA 19047-3072  
 13844486 +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816  
 13844486 +Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 13844488 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 13844490 +Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253  
 13844495 +Township of Falls Authority, 557 Lincoln Highway, Fairless Hills, PA 19030-1401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 15 2017 00:11:25 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2017 00:10:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2017 00:11:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13844482 EDI: CAPITALONE.COM Apr 15 2017 00:13:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 13844481 +EDI: CAPITALONE.COM Apr 15 2017 00:13:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 13844489 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synch/Lord & Taylor, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 13844491 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synchrony Bank/Care Credit, Po Box 965064,  
 Orlando, FL 32896-5064  
 13844492 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synchrony Bank/Care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 13844493 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synchrony Bank/Gap, Po Box 965064,  
 Orlando, FL 32896-5064  
 13844494 +EDI: RMSC.COM Apr 15 2017 00:13:00 Synchrony Bank/Gap, Po Box 965005,  
 Orlando, FL 32896-5005  
 13844496 +EDI: WFFC.COM Apr 15 2017 00:13:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,  
 Des Moines, IA 50306-0438  
 13844497 +EDI: WFFC.COM Apr 15 2017 00:13:00 Wells Fargo Bank Card, Po Box 14517,  
 Des Moines, IA 50306-3517

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2017 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com:finkeltrustee@comcast.net  
 BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 PAUL H. YOUNG on behalf of Debtor Honesto V. Nunez, Jr. ykassoc@gmail.com, ykaecf@gmail.com,  
 paullawyers@gmail.com, pyoung@ymalaw.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Honesto V. Nunez Jr.</u>	Social Security number or ITIN	<b>xxx-xx-3120</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-18937-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Honesto V. Nunez Jr.

4/13/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**